

Consumer's
Guide
Medicare Advantage
Managed Care
in Missouri



# Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2004 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri. Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

# Follow these steps to assist you in choosing a health plan:

- Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- Talk to your doctor, family and friends about their experiences with different plans.
- Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- Draw on all information to evaluate your managed care options. Make the choice that best suits your needs.

## **Table of Contents**

What do Medicare Advantage
Managed Care Plans Look Like
Administrative Expense Rating and Complaint Index Rating
Medicare Advantage
Managed Care Plan Performance —
Compares Plan performance on specific topics
Topics —
Women's Health 4
Cardiovascular
Diabetes
Depression
Member Satisfaction
Quality of Care Symbols Explained 9
Telephone Numbers for Managed Care Plans and
Websites for More Information

### What Do Medicare Managed Care Plans Look Like?

Plan Name	Statewide Market Rating† 2003	National Accreditation Rating†
Advantra/ Gold Advantage GHP	11%	URAC
Coventry Health Care Advantra	11%	none
Humana Gold	11%	NCQA
Medicare Complete	45%	URAC/JCAHO
Mercy Premier Plus	22%	none
†This is a company-wide measure		
Data Source: Missouri Department of Insurance		

This shows the percentage of the State's Medicare Advantage managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

#### Plan Women's Health **Mammograms** Women's Cancer: Breast(B), Cervical (C) Case Management Advantra/Gold Advantage GHP BC **Coventry Health Care Advantra** BC **Humana Gold** BC BC **Medicare Complete Mercy Premier Plus** none St. John's Premier Plus-Springfield none **Statewide Average** 73%

This table compares health plans' performance on Women's Health Care to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

**Quality of Care Ratings\*** —High —Average ()—Low/Needs Improvement Numbers too small NR Not reported by plan \*Plan performance measures are compared to statewide averages.

Women (ages 52-69) in plan who had a mammogram (breast x-ray) in the past 2 years. Plan offers case management and educational materials for breast and cervical cancer. **Note:** Letter indicates the

**Educational** 

Materials

BC

BC

BC

BC

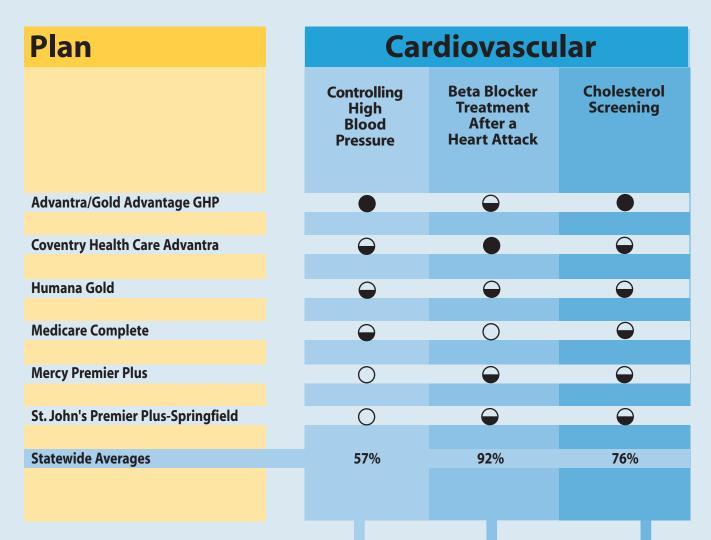
none

BC

conditions for which services are offered.

All female Medicare beneficiaries are covered for one annual mammogram and for a Pap smear, pelvic exam, and clinical breast exam at least once every three years.

> **Case Management** helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.



This table compares health plans' performance on Cardiovascular Health to the statewide average, using the rating symbols below.

Plan members (ages 46-85) who were considered hypertensive during the first six months of the measurment year and who achieved blood pressure control. Plan offers case management for stroke, congestive heart failure and high blood pressure. Plan provides cholesterol screening for members at risk.

**Quality of Care Ratings\*** 

—High

—Average

—Low/Needs Improvement NA Numbers too small

NR Not reported by plan

\*Plan performance measures are compared to statewide averages.

**Screenings** help to determine if a patient is at risk for a certain disease or health problem.

Plan	Diabetes				
	Diabetic Kidney Disease	Diabetic Retinal Eye Exam	Diabetic Blood Testing		
Advantra/Gold Advantage GHP	$\Theta$		•		
Coventry Health Care Advantra			$\Theta$		
Humana Gold	•	<b>•</b>	$\Theta$		
Medicare Complete	0	0	0		
Mercy Premier Plus	•	•	•		
St. John's Premier Plus-Springfield	•	•	•		
Statewide Averages	42%	64%	88%		
This table compares health plans' performance on Diabetes screening and management to the statewide average, using the rating symbols below.	Plan members who received screening for kidney disease (nephropathy).	Plan members who received a retinal eye exam during the past year.	Plan members (ages 18-75) who received a blood glucose test during the past year.		

Diabetes that occurs later in life may be prevented by keeping your weight down, exercising, and eating a healthy diet. Pills can often now control diabetes without the need for insulin shots.



**Screenings** help to determine if a patient is at risk for a certain disease or health problem.

Plan	De	Depression				
	Optimal Practitioner Contacts for Medication Management	Effective Acute Phase Treatment	Antidepressant Medication- Effective Continuation Treatment			
Advantra/Gold Advantage GHP	•	-				
Coventry Health Care Advantra	•	lacksquare	•			
Humana Gold	0	•	•			
Medicare Complete	0	0	0			
Mercy Premier Plus	$\Theta$	<u> </u>	<u> </u>			
St. John's Premier Plus-Springfield	<u> </u>	$\overline{\mathbf{Q}}$	<u> </u>			
Statewide Averages	8%	52%	36%			

This table compares health plans' performance on Depression management to the statewide average, using the rating symbols below.

Plan members 18 years of age or older who were diagnosed with a new episode of depression and treated with anitidepressant medication and had at least three follow-up contacts with a primary care or mental health practitioner.

Plan members 18
years of age or older
who were diagnosed
with a new episode of
depression and
treated with
antidepressant
medication and
remained on
antidepressants for 84
days during the
acute phase
treatment.

Plan members 18 years of age or older with a new episode of depression and treated with antidepressant medication for at least 180 days.

#### **Quality of Care Ratings\***

—High

——Average

—Low/Needs Improvement NA Numbers too small

NR Not reported by plan \*Plan performance measures are

\*Plan performance measures are compared to statewide averages.

Plan	Member Satisfaction						
	(1) Customer Service	(2) Getting Care Quickly	(3) Getting Needed Care	(4) Rating of Doctor Seen Most Often	(5) Rating of Specialist Seen Most Often	(6) Overall Rating of Health Care	(7) Overall Rating of Plan
Coventry Health Care of Kansas		0	0	•	0	0	
United Healthcare-Midwest	0	0	•	•	<b>—</b>	<b>—</b>	$\Theta$
Humana Health Plan	0	•	<b>•</b>	0	0	0	0
Group Health Plan	0	•	0	•	•	•	0
Mercy Health Plans of MO*	•	•	•				<b>—</b>
Statewide Averages	66%	59%	82%	48%	49%	45%	25%
*Mercy Premier Plus & St. John's Pre	emier Plus co	ombined					
Data Source: Center for Medicare &	Medicaid So	ervices					

#### Response Descriptions for Satisfaction Catagories Above

- (1) No problem with paperwork, written materials or help from customer service.
- (2) No problem getting necessary care in a reasonable time.
- (3) No problem getting good doctors and nurses, referrals, and necessary care.
- (4) Overall rating of personal doctor seen most often.
- (5) Overall rating of specialist seen most often.
- (6) Overall rating of health care.
- (7) Overall rating of health plan.

Statewide Averages and Quality of Care Symbols Are Explained on Following Page.



# **Statewide Averages and Quality of Care Symbols Explained**

The percent on the "Statewide Averages" line indicate the average percent of all plans for each indicator shown in the header of the column. The Quality of Care Ratings reflect a statistical comparison of the plan's percentage on the indicator (measure) and the statewide average percentage for all plans. An Average ( $\bigcirc$ ) rating for a specific plan means the plan scored close to the Statewide Average for that indicator. A High ( $\bigcirc$ ) or Low ( $\bigcirc$ ) rating means the plan scored much higher or much lower than the Statewide Average.

### Member Services Telephone Numbers

Managed Care Plan	Customer Service	RN Helpline	Website
Advantra/Gold Advantage GHP	800-533-0367		http://www.ghp.com
Coventry Health Care Advantra	800-727-9712	800-622-9528	
	800-207-1262		http://www.kc.chcadvantra.com
Humana Gold	800-448-6262	800-941-5388	http://www.humana.com
Medicare Complete	800-656-0065	877-365-7950	http://www.uhc.com
Mercy Premier Plus	800-481-4466	800-909-Team	http://www.mercyhealthplans.com
St. John's Premier Plus	800-481-4466	800-909-Team	http://www.mercyhealthplans.com

### **Websites**

#### The following Websites may be useful:

Agency for Healthcare Research & Quality:

American Accreditation Healthcare Commission/URAC:

American Association of Health Plans:

American Medical Association:

American Osteopathic Association:

Families USA:

Joint Commission on Accreditation of Healthcare Organizations/JCAHO:

Missouri Department of Health and Senior Services

Missouri Department of Insurance

National Committee for Quality Assurance/NCQA:

National Health Information Center

The Official U.S. Government Site for People with Medicare

U.S. Health and Human Services-Health Finder:

http://www.urac.org
http://www.aahp.org
http://www.ama-assn.org
http://www.familiesusa.org
http://www.familiesusa.org
http://www.jcaho.org
http://www.dhss.state.mo.us
http://www.insurance.state.mo.us
http://www.ncqa.org
http://www.health.gov/nhic
http://www.healthfinder.gov

http://www.ahrq.gov

For further information about this Consumer's Guide, contact:

Center for Health Information Management and Evaluation (CHIME) Missouri Department of Health and Senior Services P.O. Box 570 Jefferson City, MO 65102-0570 (573) 751-6272



### **Concerns or Complaints?**

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision, you can file a complaint with the Missouri Patient Care Review Foundation Beneficiaries Helpline at:1-800-347-1016

The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2003. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation(CHIME), Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 751-6272.

The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.